

# Electronic Benefit Transfer (EBT) Project



## **Request for Proposal for EBT Services**

*Appendix E, Major Retailers and Financial Institutions*

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***RFP-OSI-0530-204***

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California Health and Human Services Agency  
Office of Systems Integration

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## Appendix E, Major Participating Retailers and Financial Institutions

This appendix lists major retailers participating in California's EBT program as of November 2006. It includes the following:

- Participating Surcharge-Free ATMs
- Participating Surcharging ATMS
- Participating Surcharge-Free Retailers (POS)
- Participating Surcharging Retailers (POS)
- Participating Check Cashers

### E.1 Participating Surcharge-Free ATMS

ATM Owner Name	Comments
7-Eleven	ATMs acquired from American Express (AMEX) 8/2004
AMEX	ATMs sold to Cardronics are no longer surcharge free
Arrowhead Credit Union	
Auburn Community Bank	Part of Umpqua Bank
Bank of Lodi	Acquired by Placer Sierra Bank (1/2005)
Bank of Orange County	Subsidiary of Placer Sierra Bank – reported 7/13/2004
Bank of the West	Change in surcharge policy 4/26/2004
Bank of Rio Vista	
Bay Federal Credit Union	
California National Bank	
Cathay Bank	
Central California Bank	Part of Umpqua Bank
Chase	Change in surcharge policy 9/2004
Citibank	
Edwards Federal Credit Union	
Exchange Bank	
Farmers & Merchants Bank of Central California	
First Northern Bank	

<b>ATM Owner Name</b>	<b>Comments</b>
Lake Community Bank	Part of Western Sierra Bancorp – tested 1/2005
Mechanics Bank	
Merced School Employees Federal Credit Union (Federal Credit Union)	
Mission Community Bank	
Orange County Teachers' Federal Credit Union	
Pacific Community Credit Union	
Placer Sierra Bank	
Redwood Credit Union	
Rabobank	(formerly known as) Valley Independent Bank
Sacramento Commercial Bank	Subsidiary of Placer Sierra Bank – reported 7/13/2004
Safeway ATM	
Sun Community Federal Credit Union	
Umpqua Bank	Formerly Tehama, Feather River and Humboldt Bank
U.S. Bank	Change in surcharge policy 1/16/2004 – California only
Von's ATM	
Washington Mutual Bank	
WestAmerica Bank	
Western Sierra Bank	Part of Umpqua Bank
World Savings & Loan	
Yolo Federal Credit Union	

## E.2 Participating Surcharging ATMs

ATM Owner Name	Surcharge Amount	Comments
1st City Savings Federal Credit Union	\$1.00	
1st National Bank of Central California	\$1.95	
1st National Bank of Northern California	\$1.45	
Alta One Federal Credit Union	\$1.75	
Armed Forces Bank	\$0.75 –1.00	
ATM Capitol (ISO*)	\$2.00	ISO surcharges often vary per location
ATM Express (ISO)	\$2.00	ISO surcharges often vary per location
Banco Popular	\$1.50	
Bank of Alameda	\$1.50	
Bank of America	\$2.00	Surcharge amount changed Quarter 4, 2005; retail locations can be more or less than \$2.00 surcharge
Bank of Orange County	\$2.25	Sponsored ATMs driven by US Bank – reported 10/2004
Bank of the Sierra	\$2.00	
Circle K	\$1.50	
Business First National Bank	\$1.50	
Butte Community Bank	\$1.50	
California National Bank	\$1.50	
Cardtronics (ISO)	\$1.50	ISO surcharges often vary per location
CMT Federal Credit Union	\$1.50	

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\* ISO: Independent Sales Organization. These are ATM owners and/or processors required to be sponsored by a financial institution.

<b>ATM Owner Name</b>	<b>Surcharge Amount</b>	<b>Comments</b>
Comerica	\$1.50	
Community Bank of Central California	\$1.50	
Community Bank of Santa Maria	\$1.50	
Co-Op Joint Venture ATMs	\$1.50	
County Bank	\$1.50	
Downey Saving & Loan	\$1.50 - \$2.00	Branch locations = \$1.50; Offsite locations = \$2.00
El Dorado Savings Bank	\$1.50	
First American Payment Systems (ISO)	\$2.00	ISO surcharges often vary per location
First Bankcard Systems (ISO)	\$2.00	ISO surcharges often vary per location
Fiscript (ISO)	\$1.50	ISO surcharges often vary per location
Genpass (ISO and processor)	\$1.50	Acquired by US Bank, continues as Genpass. ISO surcharges may vary per location.
Gold Country Bank	\$1.50	Change in surcharge policy 6/1/2004
Golden 1 Credit Union	\$1.50	
Just ATMs (ISO)	\$1.50	ISO surcharges often vary per location
Kern Schools Federal Credit Union	\$1.50	
Key Bank	\$1.50	
Kings River State Bank	\$1.50	
Merco Credit Union	\$1.50	
Mid State Bank	\$1.50	
Money Tree (ISO)	\$1.50	ISO surcharges often vary per location
Moneymaker (ISO)	\$1.50	ISO surcharges often vary per location
Monterey Credit Union	\$1.50	
National Data Funding (ISO)	\$2.00	ISO surcharges often vary per location
North Valley Bank	\$1.50	

<b>ATM Owner Name</b>	<b>Surcharge Amount</b>	<b>Comments</b>
One United	\$1.50	
Palm Desert National Bank (ISO Sponsor)	\$1.50	ISO surcharges often vary per location
PIA of Texas (ISO Sponsor)	\$1.50	ISO surcharges often vary per location
Plumas Bank	\$1.50	
Pueblo Bank & Trust (ISO Sponsor)	\$1.50	ISO surcharges often vary per location
River City Bank	\$1.50	
San Benito Bank	\$1.95	Part of Santa Barbara Bank & Trust
Santa Barbara Bank & Trust	\$1.95	
Savings Bank of Mendocino County	\$2.00	
Scott Valley Bank	\$1.75	
Six Rivers Bank	\$1.50	
South Valley Bank	\$1.95	Part of Santa Barbara Bank & Trust
Taft National Bank	\$1.50	
Tri Counties Bank	\$1.75	
TRM (ISO)	\$1.50	ATM inventory acquired from eFunds. ISO surcharges often vary per location.
Tucoemas Credit Union	\$1.50	
Union Bank of California	\$0 - \$2.50	Primarily \$2.50 (over 95%)
V-Com (kiosks at 7-11s)	\$1.50	
Wells Fargo Bank	\$2.00	Change in surcharge amount being implemented March – December 2006
Yosemite Bank	\$2.00	

**E.3 Participating Surcharge-Free Retailers (POS)**

<b>POS Owner Name</b>	<b>Withdrawal Limit</b>	<b>Other Services Provided</b>
Albertson's Stores	\$100	Money Order
Andronicos	\$200	Money Order
Bel Air	\$200	
Bell Markets	\$200	
C & K Markets	\$20	
Cala Foods	\$200	
DECA	\$25	
Factory 2-U	\$40	
Fast & Easy Market	\$200	
Fleming	\$100	
Food 4 Less	\$100/\$200	
FoodsCo	\$200	
Food Maxx	\$200	Money Order
Food source	\$200	
Grewel	No Limit	
Holiday Quality Food	\$100	
Hughes Market	\$200	
K-Mart Stores	\$50	Money Order
Kroger	\$200	
La Perla Tapatia	\$20	
La Esperanza Market	No Limit	
Long's Drug Store	\$100	
Los Amigos Market	No Limit	
Lunardi's	\$200	
More for Less	\$40	Money Order
Neighborhood Store	No Limit	
Nella Oil Company	\$50	
Nob Hill Stores	\$200	
Northgate	No Limit	
Nugget Stores	No Limit	



<b>POS Owner Name</b>	<b>Withdrawal Limit</b>	<b>Other Services Provided</b>
Pak 'n' Save	\$200	Money Order
Pavilion Stores	\$200	Money Order
Quick N E-Z	\$20	
Quik Stop Market	\$40	
Raley's/Bel Air	\$200	
Ralph's	\$200	Money Order
Ray's Food Place	\$20	Money Order
Richland Market	\$200	
Rite Aid	\$100	
R-N Market	\$100	
Save Mart Foods	\$200	Money Order
Safeway Stores	\$200	Money Order
Sav-On Drugs	\$100	
Save Max	\$100	Money Order
Solaris	\$200	Money Order
Smith's	\$200	
Stater Brothers Stores	\$200	
Target	\$40	
Tower Mart	\$50	
Trader Joe Stores	\$50	
Von's Stores	\$200	Money Order
Walgreen's Stores	\$100	
Wal-Mart Stores	\$100	
Whole Foods	\$100	
Winco	No Limit	

#### **E.4 Participating Surcharging Retailers (POS)**

<b>POS Owner Name</b>	<b>Surcharge Amount</b>	<b>Withdrawal Limit</b>	<b>Other Services</b>
Quick Stop	\$.35	\$40	Money Order
Valu Plus	\$1.50	\$300	

**E.5 Participating Check Cashers**

<b>Check Casher Name</b>	<b>Surcharge Policy</b>	<b>Withdrawal Limit</b>	<b>Other Services</b>
Advance Check Cash	\$3 minimum or 1.5%	No Limit	Money Order
Brooklyn Check Cashing	1%	No Limit	Money Order
California Check Cashing – Northern California only	No more than 1%	No Limit	Money Order, Bill Payment
Cash Flow	2%	No Limit	Money Order
Cash Window	\$1.50	No Limit	Money Order
Check Agencies of California – Northern California only	No more than 1%	No Limit	Money Order, Bill Payment
Check Center	1%	No Limit	Money Order, Bill Payment
Chex Checks Cashed	1%	No Limit	Money Order, Bill Payment
Fast Cash	\$1.50	No Limit	Money Order
Hacienda	1%	No Limit	Money Order
Nix Check Cashing (Los Angeles County and Orange County locations)	1% (minimum 95 cents)	No Limit	Three (3) free money orders on cash withdrawals of \$300 or more
Popular Check Express	\$2 up to \$200, 1% thereafter	No Limit	Free money orders, Bill Payment
Scotty's Check Cashing	\$2 for 1 <sup>st</sup> \$100, \$1 for each additional \$100	No Limit	
Super Save Market	1%	No limit	Money Order, Bill Payment
Superior Check Cashing	1.50	\$200/ transaction	Money Order, Bill Payment
USA Checks Cashed	2% \$100-500; 2.5% over \$500	No Limit	Money Order, Bill Payment
We Cash	\$2	No Limit	Money Order, Bill Payment